This bill specifies that a minor 16 years of age or older who is in the legal custody of the Children's Division within the Department of Social Services must be qualified and competent to contract for the purchase of automobile insurance with the consent of the division or the juvenile court. The minor must be responsible for paying the costs of the insurance premiums and must be liable for damages caused by his or her negligent operation of a motor vehicle. A state department, foster parent, or entity providing case management of children on behalf of the department cannot be responsible for paying any insurance premiums or liable for any damages of any kind as a result of the operation of a motor vehicle by the minor.